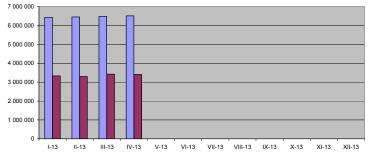
| Mortgage loans (in thousands EUR)                 | 31.1.2013 | 28.2.2013 | 31.3.2013 | 30.4.2013 | 31.5.2013 | 30.6.2013 | 31.7.2013 | 31.8.2013 | 30.9.2013 | 31.10.2013 | 30.11.2013 | 31.12.2013 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| Total volume of provided mortgage loans           | 6 422 490 | 6 449 177 | 6 475 278 | 6 511 098 |           |           |           |           |           |            |            | i          |
| Number of concluded contracts                     | 160 242   | 160 767   | 161 296   | 161 901   |           |           |           |           |           |            |            | i          |
| Total volume of drawn mortgage loans              | 4 969 185 | 4 976 741 | 4 977 600 | 4 985 332 |           |           |           |           |           |            |            | i i        |
| Number of concluded contracts                     | 132 654   | 132 725   | 132 638   | 132 645   |           |           |           |           |           |            |            | í          |
| Total volume of outstanding principals of ML      | 4 072 868 | 4 075 478 | 4 073 116 | 4 078 446 |           |           |           |           |           |            |            | í –        |
| Total face value of issued MB                     | 3 602 553 | 3 479 924 | 3 695 722 | 3 685 215 |           |           |           |           |           |            |            | 1          |
| Number of issues of MB                            | 142       | 142       | 145       | 146       |           |           |           |           |           |            |            | i          |
| Total face value of sold MB                       | 3 329 708 | 3 295 523 | 3 422 161 | 3 406 900 |           |           |           |           |           |            |            | i i        |
| Total face value of sold MB to total amount of    |           |           |           |           |           |           |           |           |           |            |            | í l        |
| outstanding principals of ML ratio (in per cents) | 81,75     | 80,86     | 84,02     | 83,53     |           |           |           |           |           |            |            | i          |

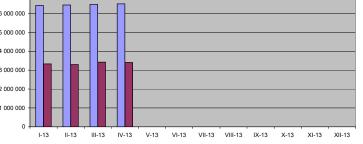
MB - Mortgage Bonds

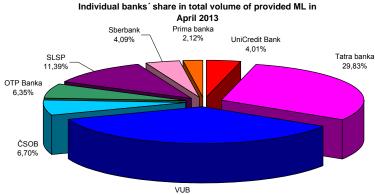
<sup>1</sup> Source : NBS, Monthly information from mortgage controllers about mortgage transactions.

## Drawn mortgage loans in comparison with sold MB in 2013

## Total volume of provided mortgage loans Total face value of sold MB



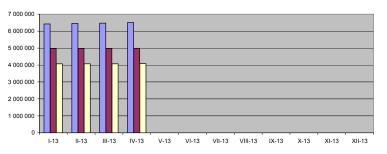




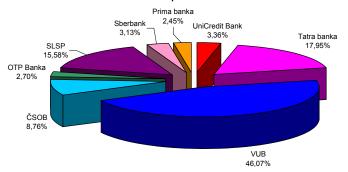


Development of mortgage loans in 2013

Total volume of provided mortgage loans Total volume of drawn mortgage loans Total volume of outstanding principals of ML



Individual banks share in total amount of outstanding principals of ML in April 2013



| Housing loans (in thousand EUR) | 31.1.2013  | 28.2.2013  | 31.3.2013  | 30.4.2013  | 31.5.2013 | 30.6.2013 | 31.7.2013 | 31.8.2013 | 30.9.2013 | 31.10.2013 | 30.11.2013 | 31.12.2013 |
|---------------------------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| housing loans 1                 | 13 363 301 | 13 431 249 | 13 543 225 | 13 660 335 |           |           |           |           |           |            |            |            |
| mortgage loans <sup>2</sup>     | 4 078 588  | 4 079 673  | 4 091 235  | 4 099 848  |           |           |           |           |           |            |            |            |
| other housing loans             | 7 307 371  | 7 376 074  | 7 472 829  | 7 569 565  |           |           |           |           |           |            |            |            |
| building loans <sup>3</sup>     | 1 977 342  | 1 975 502  | 1 979 161  | 1 990 922  |           |           |           |           |           |            |            |            |

| Shares of individual banks in April 2013  | housing loans | mortgage<br>Ioans <sup>2</sup> | other<br>housing<br>Ioans | building<br>Ioans <sup>3</sup> |  |  |  |
|---|---------------|--------------------------------|---------------------------|--------------------------------|--|--|--|
| banks with mortgage license <sup>4</sup>  |               |                                |                           |                                |  |  |  |
| Československá obchodná banka             | 10,58%        | 8,99%                          | 14,22%                    | 0%                             |  |  |  |
| OTP Banka Slovensko                       | 3,06%         | 2,66%                          | 4,08%                     | 0%                             |  |  |  |
| Prima banka Slovensko                     | 1,78%         | 2,41%                          | 1,90%                     | 0%                             |  |  |  |
| Sberbank Slovensko                        | 2,54%         | 3,07%                          | 2,92%                     | 0%                             |  |  |  |
| Slovenská sporiteľňa                      | 27,21%        | 15,49%                         | 40,72%                    | 0%                             |  |  |  |
| Tatra banka                               | 13,77%        | 18,09%                         | 15,06%                    | 0%                             |  |  |  |
| UniCredit Bank Slovakia                   | 4,81%         | 3,29%                          | 6,91%                     | 0%                             |  |  |  |
| Všeobecná úverová banka                   | 20,70%        | 46,01%                         | 12,44%                    | 0%                             |  |  |  |
| building societes                         |               |                                |                           |                                |  |  |  |
| ČSOB stavebná sporiteľňa                  | 0,72%         | 0%                             | 0%                        | 4,91%                          |  |  |  |
| Prvá stavebná sporiteľňa                  | 12,84%        | 0%                             | 0,00%                     | 88,08%                         |  |  |  |
| Wüstenrot stavebná sporiteľňa             | 1,02%         | 0%                             | 0%                        | 7,01%                          |  |  |  |
| other banks and branches of foreign banks |               |                                |                           |                                |  |  |  |
| BKS Bank                                  | 0,004%        | 0%                             | 0,01%                     | 0%                             |  |  |  |
| BRE Bank                                  | 0,42%         | 0%                             | 0,75%                     | 0%                             |  |  |  |
| Citibank                                  | 0,01%         | 0%                             | 0,02%                     | 0%                             |  |  |  |
| J&T Banka                                 | 0,01%         | 0%                             | 0,02%                     | 0%                             |  |  |  |
| Oberbank                                  | 0,07%         | 0%                             | 0,13%                     | 0%                             |  |  |  |
| Poštová banka                             | 0,42%         | 0%                             | 0,75%                     | 0%                             |  |  |  |
| Privatbanka                               | 0,03%         | 0%                             | 0,06%                     | 0%                             |  |  |  |

Source: NBS, Monthly report on the full sector classification of loans (V (NBS) 33-12); data include only loans provided to household sector (S.143, S144, S145); only data for banks that grant retail loans are included.

Since the January 1, 2012 throm device blacks and set influenced these data (both without any significant impact on the reported data): a) Data include loans denominated in any currency, not just loans denominated in euro, as it was before December 31, 2011 to be to this change, the volume of total loans granted to households increased by 0.01%. b) Since January 1, 2012 that are reported at outstanding principal mominated in euro, as it was before December 31, 2011 to be to this change, the volume of total loans granted to households increased by 0.01%. b) Since January 1, 2012 that are reported at outstanding principal mominated in every, as it was before 31, 2011 the data were reported at a value which included unpaid accrued interests and other facilities in addition to the outstanding principal amount.

The table includes only special-purpose loans secured by real estate (housing loans consisting of mortgage loans, other housing loans and loans provided by building societies), data on any purpose loans secured by real estate is not available.

1 The total amount of housing loans (column 2) is the sum of mortgage loans (column 3), other housing loans (column 4) and building loans (column 5)

2 Shares of banks in mortgage loans in this table are different from the shares reported in the outstanding principal of the mortgage loans received from mortgage controllers (see above). The reason is that this table shows the shares of banks for mortgage loans to households, while the above table includes shares of banks to total mortgage loans. In addition, the difference is caused by the fact that the reports of mortgage controller only comprises those mortgages whe the ownership rights to real estates have only been registered by the cadastre authority, while this table shows the total amount of outstanding mortgage principal, regardless of whether this entry by the cadastre authority has already taken place

3 Data include building loans and interim loans

4 Banking Act Article 2 paragraph 2 letter n)